

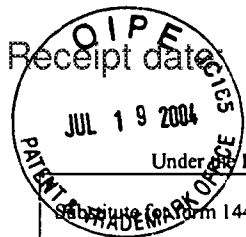
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PTO/SB/08A

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Submittal Form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	1	Attorney Docket Number	014586-9015-00
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Complete if Known

Application Number	10/814,554
Filing Date	March 31, 2004
First Named Inventor	Richard Warren Hailey
Group Art Unit	2121
Examiner Name	Not yet assigned Amelia Rutledge
Attorney Docket Number	014586-9015-00

U.S. PATENT DOCUMENTS

Examiner Initials	U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
	5,043,891	Goldstein et al.	8/27/1991
	5,367,619	Dipaolo et al.	11/22/1994
	5,692,206	Shirley et al.	11/25/1997
	5,924,109	Ackerman et al.	7/13/1999
	6,473,892	Porter	10/29/2002
	20010018697	Kunitake et al	8/30/2001
	20010044813	Frank	11/22/2001
	20010051960	Kubick et al	12/13/2001
	20010051962	Plotkin	12/13/2001
	20020138519	Miller	9/26/2002
	20020138524	Ingle et al.	9/26/2002
	20020178190	Pope et al.	11/28/2002
	20030078949	Scholz et al	4/24/2003
	20030187756	Klivington et al.	10/2/2003

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Examiner Signature	/Amelia Rutledge/	Date Considered	10/09/2008
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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet 1 of 3

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published.
	Rembrandt Lending System Utilities Guide, June 1998, Third Edition, pp. 1-123, Bankers Systems, Inc., St. Cloud, MN
	Rembrandt Lending System Product Overview, October 1999, pp. 1-59, Third Edition, Bankers Systems, Inc., St. Cloud, MN
	Rembrandt Lending System Loan Operations Guide Part 1, August 2000, pp. 1-235, Fourth Edition, Bankers Systems, Inc., St. Cloud, MN
	Rembrandt Lending System Loan Operations Guide Part 2, August 2000, pp. 1-98, Fifth Edition, Bankers Systems, Inc., St. Cloud, MN
	Rembrandt Lending System Organization and User Management Guide, August 2000, pp. 1-119, Third Edition, Bankers Systems, Inc., St. Cloud, MN
	ARTA Lending Documentation System User's Guide Part 1, November 2000, pp. 1-212, Second Edition, Bankers Systems, Inc., St. Cloud, MN
	ARTA Lending Documentation System User's Guide Part 2, November 2000, pp. 1-70, First Edition, Bankers Systems, Inc., MN
	Rembrandt Lending System Lending Policy Guide, August 2000, pp. 1-187, Third Edition, Bankers Systems, Inc., St. Cloud, MN
	ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN not considered- no date listed for reference

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			Filing Date	March 31, 2004	
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			Group Art Unit	2121	
			Examiner Name	Not yet known Amelia Rutledge	
Sheet	2	of	3	Attorney Docket Number	014586-9015-00

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		Rembrandt Lending System Forms and Tasks Descriptions/Glossary, April 2001, pp. 1-143, Ninth Edition, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System Experience Proven Technology With Reliable Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System User's Guide Part I Version 2.5, pp. 1-63, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System User's Guide Part II Version 2.5, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, pp. 1-14, Bankers System, Inc., St. Cloud, MN
		Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		RAKIS Document Control and Production System Executive Summary 2003, pp. 1-16, VMP Mortgage Solutions, Mortgage Business Unit, Bankers Systems, Inc., Fraser, MI
		I-32 Forms Solutions, I-32 Forms Design Features, pp. 1-2, VMP Mortgage Solutions, a Bankers Systems, Inc. company
		I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company
		not considered- no date listed for reference

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		JASON HARROP, OASIS LegalXML eContracts Technical Committee, Discussion Paper - XForms for Contract Semantics, http://lists.oasis-open.org/archives/legalxml-econtracts/200403/pdf00000.pdf , March 11, 2004, Version 1.0, pp. 1-20

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